

**Information to identify the case:**

Debtor 1	<u>Thomas J. Laute Sr.</u>	Social Security number or ITIN	xxx-xx-0550
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-34645-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas J. Laute Sr.  
aka Thomas James Laute Sr., aka Thomas  
Laute, aka Thomas Laute Sr., aka Thomas  
Laute, aka Thomas J. Laute

3/14/24

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Thomas J. Laute, Sr.  
Debtor

Case No. 18-34645-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Mar 14, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2024:

Recip ID	Recipient Name and Address
db	+ Thomas J. Laute, Sr., 487 College Boulevard, Wenonah, NJ 08090-1116
517924824	+ Barbara Laute, 623 Second Avenue, Woodbury, NJ 08096-6613
517987336	+ HSBC Bank USA, National Association, Charles G. Wohlrab, Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
518589319	+ HSBC Bank USA, National Association, Denise Carlon., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517924835	+ Lisa M. Kupsey, 487 College Boulevard, Wenonah, NJ 08090-1116
517924839	+ Pallies Auto Sales, Attn: Bankruptcy Dept, 540 A Delsea Drive, Sewell, NJ 08080-2827

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 14 2024 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 14 2024 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Mar 14 2024 20:48:58	Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
517924819	+ Email/Text: krubin@abcbail.com	Mar 14 2024 20:51:00	ABC Bail Bonds, Inc., Legal Department, 190 S Broad Street, Trenton, NJ 08608-2405
517961988	EDI: PHINAMERI.COM	Mar 15 2024 00:42:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
517924823	+ EDI: DIRECTV.COM	Mar 15 2024 00:42:00	AT&T Direct TV, c/o AT&T Communications, 208 S Akard Street, Dallas, TX 75202-4206
517924822	+ EDI: DIRECTV.COM	Mar 15 2024 00:42:00	AT&T Direct TV, c/o Bankruptcy, 4331 Communications Drive, Floor 4W, Dallas, TX 75211-1300
517924821	+ EDI: PHINAMERI.COM	Mar 15 2024 00:42:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
517924825	EDI: CAPITALONE.COM	Mar 15 2024 00:42:00	Capital One, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
518024832	Email/PDF: bncnotices@becket-lee.com	Mar 14 2024 21:07:41	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517924826	+ EDI: COMCASTCBLCENT	Mar 15 2024 00:42:00	Comcast, c/o Bankruptcy Department, One Comcast Center, 1701 John F Kennedy Blvd., Philadelphia, PA 19103-2899
517924827	+ EDI: CCS.COM		

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		Mar 15 2024 00:42:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
517924828	Email/PDF: creditonebknofications@resurgent.com	Mar 14 2024 20:55:57	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
517924829	EDI: DIRECTV.COM	Mar 15 2024 00:42:00	Direct TV, 2230 E Imperial Hwy, El Segundo, CA 90245
517924830	EDI: DIRECTV.COM	Mar 15 2024 00:42:00	Direct TV, Attn: Bankruptcy Department, PO Box 6550, Greenwood Village, CO 80155
518032800	+ EDI: AIS.COM	Mar 15 2024 00:42:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517924831	+ Email/Text: bknotice@ercbpo.com	Mar 14 2024 20:51:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
518046938	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 14 2024 20:51:00	HSBC Bank USA, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517924833	+ Email/Text: bankruptcy.notices@hdfsi.com	Mar 14 2024 20:51:00	Harley Davidson Financial, Attn: Bankruptcy Department, 4150 Technology Way, Carson City, NV 89706-2026
518047929	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Mar 14 2024 20:50:00	Harley-Davidson Credit Corp, PO Box 9013, Addison, Texas 75001-9013
517924832	EDI: BLUESTEM	Mar 15 2024 00:42:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
517924834	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 14 2024 20:50:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
517924837	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 14 2024 20:51:00	Midland Funding LLC, Attn: President, or Managing Partner, 8875 Aero Drive, San Diego, CA 92123-2255
517924836	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 14 2024 20:51:00	Midland Funding LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
517924838	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 14 2024 20:51:00	Midland Funding LLC, Attn: President, or Managing Partner, 2365 Northside Drive Suite 300, San Diego, CA 92108-2710
517924840	Email/Text: signed.order@pfwattorneys.com	Mar 14 2024 20:50:00	Pressler, Felt & Warshaw, L.L.P., Re: GLO DC 003266-14, 7 Entin Road, Parsippany, NJ 07054-5020
517947532	Email/PDF: resurgentbknofications@resurgent.com	Mar 14 2024 20:56:40	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517924841	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 14 2024 20:51:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
517960423	Email/Text: enotifications@santanderconsumerusa.com	Mar 14 2024 20:51:00	Santander Consumer USA, P.O. Box 560284, Dallas, TX 75356-0284
517924842	+ Email/Text: bankruptcy@sw-credit.com	Mar 14 2024 20:51:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
517924843	+ EDI: WFFC2	Mar 15 2024 00:42:00	Wells Fargo Home Mortgage, Attn: Bankruptcy Department, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-1

User: admin

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Recip ID	Bypass Reason	Name and Address
517924820	##+	Alfred Sciubba, 3 Chadwick Drive, Voorhees, NJ 08043-2972

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor HSBC Bank USA National Association as Trustee for Nomura Home Equity Loan Trust, Series 2006-WF1 Asset Backed Pass-Through Certificates dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor HSBC Bank USA National Association as Trustee for Nomura Home Equity Loan Trust, Series 2006-WF1 Asset Backed Pass-Through Certificates ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jennifer R. Gorchow	on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
S. Daniel Hutchison	on behalf of Debtor Thomas J. Laute Sr. sdhteamlaw@outlook.com, backupcourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9